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INTELLECTUAL PROPERTY LAW

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**FACSIMILE COVER SHEET**

**FAX NO** : (571) 273-8300

**TO** : Commissioner for Patents  
Mail Stop: Amendment

**FROM** : Michael J. Marcin, Esq. of Fay Kaplun & Marcin, LLP

**DATE** : September 15, 2005

**SUBJECT** : U.S. Patent Appln. Serial No. 09/680,923  
for *System and Method for Managing Risk and Opportunity*  
Our Ref.: 40108/00101

**NUMBER OF PAGES INCLUDING COVER : 15**

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**MESSAGE:**

Please see attached.

Thank you.

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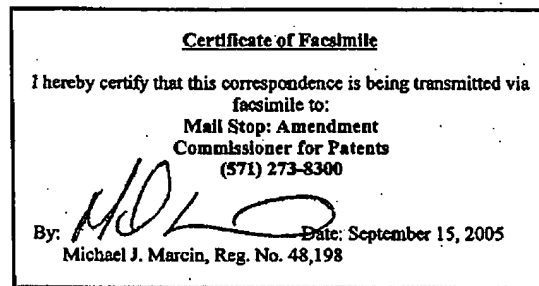
SEP 15 2005

[40108/00101]

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventor(s) : Bechhofer et al.  
Serial No. : 09/680,923  
Filing Date : October 6, 2000  
For : System and Method for Managing Risk and Opportunity  
Group Art Unit: : 3623  
Examiner : Susanna M. Meinecke Diaz

Mail Stop: Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

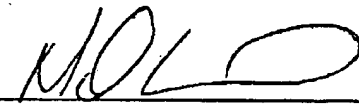


**TRANSMITTAL**

In response to the Non-Final Office Action mailed June 28, 2005 transmitted herewith please find an Amendment for filing in the above-identified application. No fees are believed to be required. The Commissioner is hereby authorized to charge any additional fees required to the Deposit Account of Fay Kaplun & Marcin, LLP No. 50-1492. A copy of this paper is enclosed for that purpose.

Respectfully submitted,

Dated: September 15, 2005

By:   
Michael J. Marcin, Reg. No. 45,559

Fay Kaplun & Marcin, LLP  
150 Broadway, Suite 702  
New York, New York 10038  
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Fax: (212) 619-0276

[40108/00101]

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****RECEIVED  
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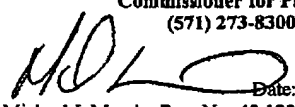
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By:  Date: September 15, 2005  
Michael J. Marcin, Reg. No. 48,198

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In response to the Non-Final Office Action mailed June 28, 2005 transmitted herewith please find an Amendment for filing in the above-identified application. No fees are believed to be required. The Commissioner is hereby authorized to charge any additional fees required to the **Deposit Account of Fay Kaplun & Marcin, LLP No. 50-1492**. A copy of this paper is enclosed for that purpose.

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**AMENDMENT**

In response to the Non-Final Office Action mailed June 28, 2005 in the above-identified application, please consider the following amendments and remarks: